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**STEVENS & LEE**  
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February 18, 2019

*Via email only:* [dino@dmantzaslaw.com](mailto:dino@dmantzaslaw.com)

Dino Mantzas, Esq.  
701 Route 73 North, Suite 1  
Marlton, NJ 08053

Re: Republic First Bank d/b/a Republic Bank – Roustas, Loan xxx7161  
In re: Kostas Roustas and Stella Roustas Case No. 17-22778 (JNP)

Dear Dino:

I write in response to your request regarding Debtors' motion to sell the real property located at 1170 Route 73, Mt. Laurel, New Jersey (the "Property") free and clear of all liens to Karistos Corp. As you are aware, my client, Republic First Bank d/b/a Republic Bank ("Republic Bank") maintains a second lien mortgage on this property. Per our discussion, and your request, Republic First Bank d/b/a Republic Bank has no objection to your application so long as it receives the net proceeds of the sale after payment of all prior liens (i.e. real estate taxes and the First National Bank of Elmer's 1<sup>st</sup> mortgage).

Please feel free to contact me should you have any questions or wish to discuss the matter.

Very truly yours,  
**STEVENS & LEE**



RICHARD M. BERMAN

RMB  
c. Louis P. Chiarlanza, SVP, Republic Bank

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